

Information to identify the case:			
Debtor 1	<b>Christopher L. Rudich</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Elizabeth S. Rudich</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-20524-CMB</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher L. Rudich

Elizabeth S. Rudich

6/14/21

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Christopher L. Rudich  
Elizabeth S. Rudich  
Debtors

Case No. 16-20524-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 14, 2021

User: culy  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher L. Rudich, Elizabeth S. Rudich, 190 Washington Street, Baden, PA 15005-1922
14179388	+ American Education Service/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047
14208684	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14179394	+ Federal Loan Servicing Credit, PO Box 60610, Harrisburg, PA 17106-0610
14179395	+ First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3401
14187158	First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14187157	+ First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
15026263	Flagstar Bank, FSB, P.O. Box 660263, Dallas, TX 75266-0263
15073236	+ Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., MS 5-251, Coral Gables, FL 33146-1873
14191518	+ PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
14179403	+ PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14210163	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 15 2021 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2021 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 15 2021 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2021 00:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnotifications@creditacceptance.com	Jun 15 2021 00:04:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Ste 3000, Southfield, MI 48034-8331
cr	EDI: ECMC.COM	Jun 15 2021 03:43:00	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	EDI: RECOVERYCORP.COM	Jun 15 2021 03:43:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14218725	EDI: AIS.COM	Jun 15 2021 03:43:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14179389	EDI: BANKAMER.COM		

District/off: 0315-2

User: culy

Page 2 of 4

Date Rcvd: Jun 14, 2021

Form ID: 3180W

Total Noticed: 44

		Jun 15 2021 03:43:00	Bank of America, 4161 Piedmont Parkwya, Greensboro, NC 27410-1000
14179390	EDI: BANKAMER.COM		
		Jun 15 2021 03:43:00	Bank of America, PO Box 982235, El Paso, TX 79998
15067696	Email/Text: ebnnotifications@creditacceptance.com		
		Jun 15 2021 00:04:00	Credit Acceptance, 25505 West 12 Mile Road, Southfield, MI 48034
14179391	+ Email/Text: bankruptcy@cavps.com		
		Jun 15 2021 00:05:00	Cavalry Portfolio Service, 500 Summit Lake Drive, Valhalla, NY 10595-2322
14205400	+ Email/Text: bankruptcy@cavps.com		
		Jun 15 2021 00:05:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14179393	+ Email/Text: mediamanagers@clientservices.com		
		Jun 15 2021 00:04:00	Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
14191611	EDI: DISCOVER.COM		
		Jun 15 2021 03:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14248196	+ Email/Text: kburkley@bernsteinlaw.com		
		Jun 15 2021 00:06:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14406042	EDI: ECMC.COM		
		Jun 15 2021 03:43:00	Educational Credit Management Corporation, PO BOX 16408, ST. PAUL, MN 55116-0408
14179398	+ EDI: RMSC.COM		
		Jun 15 2021 03:43:00	GE Capital, P.O. Box 9001557, Louisville, KY 40290-1557
14179399	EDI: RMSC.COM		
		Jun 15 2021 03:43:00	GE Capital Retail Bank, P.O. Box 960061, Orlando, FL 32896-0061
14181152	+ Email/Text: bankruptcy@huntington.com		
		Jun 15 2021 00:05:00	Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
14179400	+ Email/Text: bankruptcy@huntington.com		
		Jun 15 2021 00:05:00	Huntington National Bank, PO Box 1558, Columbus, OH 43216-1558
14179401	+ EDI: IRS.COM		
		Jun 15 2021 03:43:00	IRS, 5045 Butler Ave, Fresno, CA 93888-7700
14179402	EDI: JEFFERSONCAP.COM		
		Jun 15 2021 03:43:00	Jefferson Capital System, 16 McLeland Road, Saint Cloud, MN 56303
14179392	EDI: JPMORGANCHASE		
		Jun 15 2021 03:43:00	Chase, P.O. Box 78420, Phoenix, AZ 85062
14288069	EDI: JPMORGANCHASE		
		Jun 15 2021 03:43:00	JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
15300759	+ Email/Text: cashiering-administrationservices@flagstar.com		
		Jun 15 2021 00:06:00	Lakeview Loan Servicing, LLC, c/o Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098-2639
14381549	Email/Text: peritus@ebn.phinsolutions.com		
		Jun 15 2021 00:06:00	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
14179404	EDI: PRA.COM		
		Jun 15 2021 03:43:00	Portfolio Recovery Associates, 120 Corporate Boulevard, Norfolk, VA 23502
14233071	EDI: PRA.COM		
		Jun 15 2021 03:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14187323	EDI: Q3G.COM		
		Jun 15 2021 03:43:00	Quantum3 Group LLC as agent for, CP Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14187647	EDI: RECOVERYCORP.COM		
		Jun 15 2021 03:43:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14179406	+ EDI: USAA.COM		
		Jun 15 2021 03:43:00	USAA Savings Bank, PO Box 33009, San Antonio, TX 78265-3009
14179407	+ EDI: VERIZONCOMB.COM		
		Jun 15 2021 03:43:00	Verizon Wireless, P. O. Box 17464, Baltimore, MD 21297-1464

District/off: 0315-2

User: culy

Page 3 of 4

Date Rcvd: Jun 14, 2021

Form ID: 3180W

Total Noticed: 44

14179408

EDI: WFNNB.COM

Jun 15 2021 03:43:00

World Financial Network Bank, PO Box 182124,  
Columbus, OH 43218-2124

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		FLAGSTAR BANK FSB, AS SERVICER, et.al.
cr		Flagstar Bank, FSB
cr		JPMorgan Chase Bank, National Association
cr		LAKEVIEW LOAN SERVICING, LLC
cr		Lakeview Loan Servicing, LLC
cr	*+	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	*	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419
14179397	*+	First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3401
14179396	*+	First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3401
14301574	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14179405	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, 120 Corporate Boulevard, Norfolk, VA 23502

TOTAL: 6 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor JPMorgan Chase Bank National Association agornall@gornall-law.com
Brian Nicholas	on behalf of Creditor JPMorgan Chase Bank National Association bnicholas@kmlawgroup.com
Chandra Marie Arkema	on behalf of Creditor Lakeview Loan Servicing LLC tuhawkeye@msn.com, carkema@squirelaw.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Joshua I. Goldman	on behalf of Creditor JPMorgan Chase Bank National Association jgoldman@kmlawgroup.com, angelica.reyes@padgettllawgroup.com
Lauren M. Lamb	on behalf of Debtor Christopher L. Rudich julie.steidl@steidl-steinberg.com; court docs.sands@gmail.com; acordell@steidl-steinberg.com; cgoga@steidl-steinberg.com; Lamb

District/off: 0315-2

User: culy

Page 4 of 4

Date Rcvd: Jun 14, 2021

Form ID: 3180W

Total Noticed: 44

LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Lauren M. Lamb

on behalf of Joint Debtor Elizabeth S. Rudich  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb  
LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Michael John Clark

on behalf of Creditor Lakeview Loan Servicing LLC mclark@squirelaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor Flagstar Bank FSB pawb@fedphe.com

Thomas Song

on behalf of Creditor FLAGSTAR BANK FSB AS SERVICER, et.al. pawb@fedphe.com

Thomas Song

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC pawb@fedphe.com

Thomas Song

on behalf of Creditor Lakeview Loan Servicing LLC pawb@fedphe.com

William E. Craig

on behalf of Creditor Credit Acceptance Corporation ecmail@mortoncraig.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 16